

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 June 2018 - Performance Collateral Table

MORTGAGES BY CURRENT LVR

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 50%	2	11.11%	\$105,307.29	1.39%	0	0.00%	\$-	0.00%
≥ 50% < 55%	0	0.00%	\$-	0.00%	1	33.33%	\$479,472.90	17.50%
≥ 55% < 60%	1	5.56%	\$286,159.99	3.78%	0	0.00%	\$-	0.00%
≥ 60% < 65%	0	0.00%	\$-	0.00%	2	66.67%	\$2,260,584.97	82.50%
≥ 65% < 70%	2	11.11%	\$1,489,054.70	19.64%	0	0.00%	\$-	0.00%
≥ 70% < 75%	1	5.56%	\$342,432.96	4.52%	0	0.00%	\$-	0.00%
≥ 75% < 80%	6	33.33%	\$2,630,955.97	34.71%	0	0.00%	\$-	0.00%
≥ 80% < 85%	6	33.33%	\$2,726,338.45	35.97%	0	0.00%	\$-	0.00%
≥ 85% < 90%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 90% < 95%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 95% < 100%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 100%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	18	100.00%	\$7,580,249.36	100.00%	3	100.00%	\$2,740,057.87	100.00%

MORTGAGES BY SEASONING

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
≤ 3 mths	16	88.89%	\$5,562,536.75	73.38%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	0	0.00%	\$-	0.00%	1	33.33%	\$479,472.90	17.50%
> 6 mths ≤ 9 mths	1	5.56%	\$864,654.94	11.41%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	1	5.56%	\$1,153,057.67	15.21%	2	66.67%	\$2,260,584.97	82.50%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	18	100.00%	\$7,580,249.36	100.00%	3	100.00%	\$2,740,057.87	100.00%

MORTGAGES BY TERM TO MATURITY

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
≤ 3 mths	0	0.00%	\$-	0.00%	2	66.67%	\$2,260,584.97	82.50%
> 3 mths ≤ 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	18	100.00%	\$7,580,249.36	100.00%	1	33.33%	\$479,472.90	17.50%
Total	18	100.00%	\$7,580,249.36	100.00%	3	100.00%	\$2,740,057.87	100.00%

MORTGAGES BY INTEREST RATE

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 5%	1	5.56%	\$1,153,057.67	15.21%	0	0.00%	\$-	0.00%
≥ 5% < 10%	17	94.44%	\$6,427,191.69	84.79%	3	100.00%	\$2,740,057.87	100.00%
≥ 10% < 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	18	100.00%	\$7,580,249.36	100.00%	3	100.00%	\$2,740,057.87	100.00%

MORTGAGES BY SEASONING

	MOTOR VEHICLE LOANS				EQUIPMENT LOANS				TRADE RECEIVABLE LOANS			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
≤ 3 mths	10	5.49%	\$345,975.75	5.53%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	95	52.20%	\$2,680,969.01	42.82%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	4	2.20%	\$150,750.89	2.41%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	13	7.14%	\$711,204.42	11.36%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	34	18.68%	\$1,857,657.81	29.67%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	15	8.24%	\$414,235.30	6.62%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	9	4.95%	\$79,875.70	1.28%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	1	0.55%	\$14,475.12	0.23%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	1	0.55%	\$5,536.72	0.09%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	182	100.00%	\$6,260,680.72	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

MORTGAGES BY TERM TO MATURITY

	MOTOR VEHICLE LOANS				EQUIPMENT LOANS				TRADE RECEIVABLE LOANS			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
≤ 3 mths	1	0.55%	\$5,536.72	0.09%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	1	0.55%	\$14,475.12	0.23%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	9	4.95%	\$150,752.91	2.41%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	16	8.79%	\$434,705.65	6.94%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	33	18.13%	\$1,771,413.34	28.29%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	71	39.01%	\$2,218,476.17	35.44%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	51	28.02%	\$1,665,320.81	26.60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	182	100.00%	\$6,260,680.72	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

MORTGAGES BY INTEREST RATE

	MOTOR VEHICLE LOANS				EQUIPMENT LOANS				TRADE RECEIVABLE LOANS			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 5%	1	0.55%	\$44,650.40	0.71%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% < 10%	60	32.97%	\$2,734,456.91	43.68%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	57	31.32%	\$1,951,469.97	31.17%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	64	35.16%	\$1,530,103.44	24.44%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	182	100.00%	\$6,260,680.72	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 19% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,949,899, \$1,153,058, \$864,655, \$556,114, \$496,046, \$479,473, \$474,139, \$468,350, \$468,044 and \$451,675. The amount of loans that have been approved, but funds yet to be advanced is \$nil. Interest has been capitalised on nil loans totalling \$nil. The Fund may invest in derivatives for the purpose of managing interest rate risk. Derivatives will not be used for speculative purpose or to leverage the Fund. The amount of non-loans which are assets of the fund are approximately \$2.5 million. This is held as cash.

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